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The Lady of the Lake

The Chouans.

CHAPTER XXVIII.

THE PARK OF VERSAILLES.

The instructions delivered to me soon after my arrival in Versailles convinced me that the transmission of despatches was not the service we were called on to discharge, but merely a pretence to blind others as to our presence, the real duty being the establishment of a cordon around the royal palace, permitting no one to enter or pass within the precincts who was not provided with a regular leave, and empowering us to detain all suspected individuals, and forward them for examination to St. Cloud.

To avoid all suspicion as to the true object, the men were ordered to pass from place to place, as if with despatches, many being stationed in different parts of the park, my duty requiring me to be continually on the alert to visit these picquets, and make a daily report to the prefét of police at Paris.

What the nature of the suspicion, or from what quarter Monsieur Savary anticipated danger, I could not even guess; and though I well knew that his sources of information were unquestionable, I began at last to think that the whole was merely some plot devised by the police themselves to display uncommon vigilance and enhance their own importance. This conviction grew stronger as, day by day, I remarked that no person more than ordinary had even approached near the town of Versailles itself, while the absurd exactitude of inquiry as to every minute thing that occurred, went on just as before.

While my life passed on in this monotonous fashion, the little court of Madame Bonaparte seemed to enjoy all its accustomed pleasure. The actors of the Français came down expressly from Paris, and gave nightly representations in the palace; *fourgons* continued to arrive from the capital with all the luxuries for the table; new guests poured in day after day, and the lighted-up saloons, and the sounds of music that filled the court, told each evening that whatever fear prevailed without, the minds of those within the palace had little to cause depression.

It was not without a feeling of wounded pride I saw myself omitted in all the invitations; for although my rank was not sufficient of itself to lead me to expect such an attention, my position as the officer on guard would have fully warranted the politeness, had I not even already received marks of civility while in Paris. From time to time, as I passed through the park, I came upon some of the court party, and it was with a sense of painful humiliation I observed that Madame Bonaparte had completely forgotten me, while from one, whose indifference was more galling still, I did not even obtain a look in passing.

How had I forfeited the esteem which voluntarily they had bestowed on me—the good opinion which had raised me from an humble cadet of the Polytechnique to a commission in one of the first corps in the service? Under what evil influence was I placed? Such were the questions that forced themselves on me night and day—that haunted my path as I walked, and my dreams at night. As the impression grew on me I imagined that every one I met regarded me with a look of distance and distrust—that each saw in me one who had forfeited his fair name by some low or unworthy action, till at last I actually avoided the walks where I was likely to encounter the visitors of the palace, and shunned the very approach of a stranger like a guilty thing. All the brilliant prospects of my soldier's life that a few days back shone out before me, were now changed into a dreamy despondence; the service I was employed on, so different from what I deemed became a chivalrous career, was repugnant to all my feelings; and when the time for visiting my picquets came, I shrunk with shame from a duty that suited rather the spy of the police, than the officer of hussars.

Every day my depression increased: my isolation, doubly painful from the gaiety and life around me, seeming to mark me out as one unfit to know, lessened me in my own esteem; and as I walked the long, dark alleys of the park, a weighty load upon my heart, I envied the meanest soldier of my troop, and would willingly have changed his fortune with my own. It was a relief to me even when night came—the shutters of my little room closed; my lamp lighted—to think that there at least I was free from the dark glances and side-long looks of all I met; that I was alone with my own sorrow, no contemptuous eye to pierce my sad heart, and see in my gloom a self-convicted criminal. Had I one, but one friend to advise with, to pour out all my sufferings before him and say, "Tell me how shall I act? am I to go on enduring? or where shall I—where can I vindicate my fame?"

With such sad thoughts for company, I sat one evening alone; my mind now recurring to the early scenes of my childhood, and to that harsh teaching which even in infancy had marked me for suffering; now straying onward to a vision of the future I used to paint so brightly to myself, when a gentle tap at the door aroused me.

"Come in," said I carelessly, supposing it a sergeant of my troop. The door slowly opened, and a figure wrapped in a loose horseman's cloak entered.

"Ah! lieutenant, don't you know me?" said a voice, whose peculiar tone struck me as well known. "The Abbé D'Ervan, at your service."

"Indeed!" said I, starting with surprise, not less at the unexpected visitor himself than at the manner of his appearance. "Why, abbé, you must have passed the sentinel."

"And so I did, my dear boy," replied he, as he folded up his cloak leisurely on one chair, and seated himself on another opposite me. "Nothing wonderful in that, I suppose."

"But the countersign—they surely asked you for it?"

"To be sure they did, and I gave it: 'Vincennes,' an easy word enough. But come, come, you are not going to play the police with

me. I have taken you in on my way back to St. Cloud, where I am stopping just now, to pay you a little visit and talk over the news."

"Pardon me once more, my dear abbé, but a young soldier may seem over punctilious.—Have you the privilege to pass through the royal park after nightfall?"

"I think I have shown you that already, my most rigid inquisitor, otherwise I should not have known the password. Give me your report for to-morrow. Ah, here it is. What's the hour now? A quarter to eleven. This will save you some trouble," so saying, he took a pen and wrote in a large, free hand, "The Abbé D'Ervan from the Chateau D'Ancre to St. Cloud." "Monsieur Savary will ask you no further questions, trust me. And now, if you have got over all your fears and disquietudes, may I take the liberty to remind you that the chateau is ten leagues off—that I dined at three, and have eaten nothing since. Abbés, you are aware, are privileged gastronomists; and the family of D'Ervan have a most unhappy addiction to good things. A poulet, however, and a flask of chablis will do for the present; for I long to talk with you."

While I made my humble preparations to entertain him, he rambled on in his usual free and pleasant manner—that mixture of smartness and carelessness which seemed equally diffused through all he said, imparting a sufficiency to awake, without containing any thing to engage too deeply, the listener's attention.

"Come, come, lieutenant, make no apology for the fare: the *paté* is excellent; and as for the Burgundy, it is easy enough to see your chambertin comes from the consul's cellar. And so you tell me that you find this place dull, which I own I'm surprised at. These little *soirées* are usually amusing; but perhaps at your age the dazzling gaiety of the ball-room is more attractive."

'In truth, abbé, the distinction would be a matter of some difficulty to me, I know so little of either; and, indeed, Madame la Consulesse is not over likely to enlighten my ignorance. I have never been asked to the palace."

"You are jesting, surely."

"Perfectly in earnest, I assure you. This is my third week of being quartered here; and not only have I not been invited, but stranger still, Madame Bonaparte passed and never noticed me; and another, one of her suite, did the same: so you see there can be no accident in the matter."

"How strange," said the abbé, leaning his head on his hand; and then, as if speaking to himself, muttered—"But so it is, there is no such tyrant as your *parvenu*. The caprice of sudden elevation knows no guidance. And you can't even guess at the cause of all this?"

"Not with all my ingenuity could I invent any thing like a reason."

"Well, well, we may find it out yet. These are strange times altogether, lieutenant. Men's minds are more unsettled than ever they were.—The Jacobin begins to feel he has been labouring for nothing: that all he deems the rubbish of a monarchy, has been removed,

only to build up a greater oppression. The soldier sees his conquests have only made the fortune of one man in the army, and that one not over-mindful of his old companions. Many begin to think, and they may have some cause for the notion, that the old family of France knew the interests of the nation best after all; and certain it is, they were never ungrateful to those who served them. Your countrymen had always their share of favour shown them.—You do surprise me, when you say you've never been invited."

"So it is though; and worse still, there is evidently some secret reason. Men look at me as if I had done something to stain my character and name."

"No, no, you mistake all that. This new and patchwork court does but try to imitate the tone of its leader. When did you see Beauvais?"

"Not for some months past. Is he in Paris?"

"No. The poor fellow has been ill. He's in Normandy just now, but I expect him back soon. There is a youth who might be any thing he pleased: his family, one of the oldest in the south; his means abundant; his own ability first-rate; but his principles are of that inflexible material that won't bend for mere convenience sake. He does not like—he does not approve of the present government of France."

"What would he have then? Does not Bonaparte satisfy the ambition of a Frenchman? Does he wish a greater name than that at the head of his nation?"

"That's a brilliant lamp before us; but see there," cried the abbé, as he flung open the shutter, and pointed to the bright moon that shone pale and beautiful in the clear sky—"see there. Is there not something grander far in the glorious radiance of the orb that has thrown its lustre on the world for ages? Is it not a glorious thought to revel in the times long past, and think of those, our fathers, who lived beneath the same bright beams, and drank in the same golden waters. Men are too prone to measure themselves with one of yesterday.—They find it hard to wonder at the statue of him, whom they have themselves placed on the pedestal.—Feudalism too seems a very part of our nature."

"These are thoughts I've never known, nor would I now wish to learn them," said I; "and as for me, a hero needs no ancestry to make him glorious in my eyes."

"All true," said the abbé, sipping his glass, and smiling kindly on me; "a young heart should feel as yours does; and time was when such feelings had made the fortune of their owner; but even now the world is changed about us. The gensdarme have the mission that once belonged to the steel-clad cuirassiers, and, in return, the hussar is little better than a '*mouchard.*'"

The blood mounted to my face and temples, and throbbed in every vein and artery of my forehead, as I heard this contemptuous epithet applied to the corps I belonged to—a sarcasm that told not less poignantly on me, that I felt how applicable it was to my present position.

He saw how deeply mortified the word had made me; and putting his hand in mine, and with a voice of winning softness he added—"One who would be a friend must risk a little now and then; as he who passes over a plank before his neighbour, will sometimes spring to try its soundness, even at the hazard of a fall. Don't mistake me, lieutenant, you have a higher mission than this. France is on the eve of a mighty change. Let us hope it may be a happy one. And now it's getting late—far later indeed than is my wont to be abroad—and so I'll wish you good night. I'll find a bed in the village. And since I have made you out here, we must meet often."

There was something—I could not define what exactly—that alarmed me in the conversation of the abbé; and lonely and solitary as I was, it was with a sense of relief I saw him take his departure.

The pupil of a school where the consul's name was never mentioned without enthusiasm and admiration, I found it strange that any one should venture to form any other estimate of him than I was used to hear; and yet in all he said, I could but faintly trace out any thing to take amiss. That men of his cloth should feel warmly towards the exiled family was natural enough. They could have but few sympathies with the soldier's calling, and, of course, felt themselves in a very different position now from what they once had occupied. The restoration of catholicism was, I well knew, rather a political and social than a religious movement; and Bonaparte never had any, the slightest intention of replacing the church in its former position of ascendancy, but rather of using it as a state engine, and giving a stability to the new order of things, which could only be done on the foundation of prejudices and convictions, old as the nation itself.

In this way the rising generation looked on the priests; and in this way had I been taught to regard the whole class of religionists. It was then nothing wonderful if ambitious men among them, of whom D'Ervan might be one, felt somewhat indignant at the post assigned them, and did not espouse with warmth the cause of one who merely condescended to make them the tool of his intentions. "Yes, yes," said I to myself, "I have divined my friend the abbé; and though not a very dangerous character after all, it's just as well I should be on my guard. His being in possession of the password, and his venturing to write his name in the police report, are evidences that he enjoys the favour of the prefét of police. Well, well, I'm sure I am heartily tired of such reflections. Would that the campaign were once begun.—The roll of a platoon and the deep thunder of an artillery fire would soon drown the small whisperings of such miserable plottings from one's head."

About a week passed over after this visit, in which, at first, I was rather better pleased that the abbé did not come again; but as my solitude began to press more heavily on me, I felt a kind of regret at not seeing him. His lively tone in conversation, though spiced with that "*moqueur*" spirit which Frenchmen nearly all assume, amused me greatly; and little versed as I was in the world or in its ways, I saw that he knew it thoroughly. Such were my thoughts as I returned

home one evening along the broad alley of the park, when I heard a foot coming rapidly up behind me.

"I say, lieutenant," cried the voice of the very man I was thinking of, "your people are terribly on the alert to-night: they refused to let me pass, until I told them I was coming to you; and here are two worthy fellows who won't take my word for it without your corroboration."

I then perceived that two dismounted dragoons followed him at the distance of a few paces.

"All right, men," said I, passing my arm beneath the abbé's, and turning again towards my quarters. "Wouldn't they take the password then?" continued I, as we walked on.

"*Ma foi!* I don't know, for I haven't got it."

"How—not got it?"

"Don't look so terribly frightened, my dear boy, you'll not be put under arrest or any such mishap on my account; but the truth is, I've been away some days from home, and have not had time to write to the minister for the order; and as I wanted to go over to St. Cloud this evening, and as this route saves me at least a league's walking, of course I availed myself of the privilege of our friendship both to rest my legs and have a little chat with you. Well, and how do you get on here now? I hope the chateau is more hospitable to you—eh—not so?—that is most strange. But I have brought you a few books which may serve to while away the hours; and as a recompense, I'll ask you for a supper."

By this time we were at the door of my quarters, where having ordered up the best repast my *cuisine* afforded, we sat down to await its appearance. Unlike the former evening, the abbé now seemed low and depressed—spoke little, and then moodily over the unsettled state of men's minds, and the rumours that pervaded Paris of some momentous change—men know not what. And thus by a stray phrase, a chance word, or an unfinished sentence, gave me to think that the hour was approaching for some great political convulsion.

"But, lieutenant, you never told me by what accident you came first amongst us. Let me hear your story. The feeling with which I ask is not the fruit of an impertinent curiosity. I wish sincerely to know more about one in whose fortunes I have taken deep interest. Beauvais told me the little anecdote which made you first acquainted; and though the event promised but little of future friendship, the circumstances have turned differently. You have not one who speaks and thinks of you more highly than he does. I left him this morning not many miles from this. And now that I think of it, he gave me a letter for you—here it is;" so saying, he threw it carelessly on the chimney-piece, and continued—"I must tell you a secret of poor Beauvais, for I know you feel interested in him. You must know, then, that our friend is desperately in love with a very beautiful cousin of his own, one of the suite of Madame Bonaparte. She's a well-known court beauty; and if you had seen more of the Tuileries, you'd have heard of La Rose de Provence."

"I have seen her, I think," muttered I, as my cheek grew crimson, and my lips trembled.

"Well," resumed the abbé, and without noticing my embarrassment, "this love affair, which I believe began long ago, and might have ended in marriage—for there is no disparity of rank, no want of wealth, nor any other difficulty to prevent it—has been interrupted by General Bonaparte, because, and for no other reason, mark ye, than that Beauvais' family were Bourbonists. His father was a captain of the Garde du Corps, and his grandfather a grand falconer, or something or other, with Louis XV. Now, the young marquis was well enough inclined to go with the current of events in France. The order of things once changed, he deemed it best to follow the crowd, and frequented the Tuileries like many others of his own politics—I believe you met him there.—Till one morning lately he resolved to try his fortune where the game was his all: and he waited on Madame Bonaparte to ask her consent to his marriage with his cousin—for I must tell you that she is an orphan, and in all such cases the parental right is exercised by the head of the government. Madame referred him coldly to the general, who received him more coldly still, and instead of replying to his suit, as he expected, broke out into invectives against Beauvais' friends—called them *chouans* and assassins—said they never ceased to plot against his life with his most inveterate enemies, the English—that the exiled family maintained a corps of spies in Paris, of whom he half suspected him to be one, and in a word contrived to heap more of insult on him in one quarter of an hour than, as he himself said, his whole family had endured from the days of St. Louis to the present. Beauvais from that hour absented himself from the Tuileries, and indeed almost entirely from Paris: now living with his friends in Normandy, now spending a few weeks in the south; but at last he has determined on his course, and means to leave France for ever. I believe the object of his coming here at this moment is to see his cousin for the last time. Perhaps his note to you has some reference to it."

I took the letter with a trembling hand—a fear of something undefined was over me—and, tearing it open, read as follows:—

"DEAR FRIEND—The Abbé D'Ervan will deliver this into your hands, and, if you wish it, explain the reason of the request it contains, which is simply that you will afford me the shelter of your quarters for one day in the park at Versailles. I know the difficulty of your position; and if any other means under heaven presented itself I should not ask the favour, which, although I pledge my honour not to abuse, I shall value as the dearest a whole life's gratitude can repay. My heart tells me that you will not refuse the last wish of one you will never see after this meeting. I shall wait at the gate below the Trianon at eleven o'clock, on Friday night, when you can pass me through the sentries.

"Yours, ever and devoted,

"HENRI DE BEAUVAIS."

"The thing is impossible," said I, laying down the letter on the table, and staring over at D'Ervan.

"No more so, dear friend, than what you have done for me this evening, and which, I need not tell you, involves no risk whatever. Here am I now, without pass or countersign, your guest—the partaker of as good a supper, and as excellent a glass of wine as man need care for. In an hour hence—say two at most—I shall be on my way over to St. Cloud. Who is then, I ask you, to be the wiser? You'll not put me down in the night report—don't start—I repeat it—you can't do it; for I had no countersign to pass through: and as the consul reads these sheets every morning, you are not going to lose your commission for the sake of an absurd punctilio that nobody on earth will thank you for. Come, come, my worthy lieutenant, these same excellent scruples of yours savour far more of the scholar at the rigid old Polytechnique than the young officer of hussars. Help me to that ortolan there, and pass the bottle. There—a bumper of such a vintage is a good reward for so much talking."

While the abbé continued to exert himself by many a flippant remark, and many a smart anecdote, to dissipate the gloom that now fell over my spirits, I grew only more and more silent. The one false step I had taken already presented itself before me as the precedent for further wrong, and I knew not what course to take, nor how to escape from my dilemma.

"I say, lieutenant," said D'Ervan, after a pause of some minutes, during which he had never ceased to regard me with a fixed, steady stare, "you are about as unlike the usual character of your countrymen as one can well conceive."

"How so," said I, half smiling at the remark.

"All the Irishmen I have ever seen," replied he, "and I have known some scores of them, were bold, dashing, intrepid fellows, that cared nothing for an enterprise if danger had no share in it—who loved a difficulty as other men love safety—who had an instinct for where their own reckless courage would give them an advantage over all others, and took life easily, under the conviction that every day could present the circumstance where a ready wit and a stout heart could make the way to fortune. Such were the Irish I knew in the Brigade; and though not a man of the number had ever seen what they called the green island, they were as unlike English, or French, or Germans, or any other people, as—as the old court of Louis XIV. was like the guard-room style of reception that goes on now-a-days yonder."

"What you say may be just," said I coolly; "and if I seem to have few features of that headlong spirit which is the gift of my nation, the circumstances of my boyhood could well explain, perhaps excuse them. From my earliest years I have had to struggle against ills that many men, in a long lifetime, do not meet with. If suspicion and distrust have crept or stolen into my heart, it is from watching the conduct of those I deemed high-spirited and honourable, and seeing them weak, and vacillating, and faithless. And lastly, if every early hope that stirred my heart does but wane and pale within me, as stars

go out when day is near, you cannot wonder that I who stand alone here, without home or friend, should feel a throb of fear at aught which may tarnish a name that has as yet no memory of past services to rely upon. And if you knew how sorely such emotions war against the spirit that lives here, believe me you had never made the reproach —my punishment is enough already."

"Forgive me, my dear boy, if I said any thing could wound you for a moment," said the abbé. "This costume of mine, they say, gives a woman's privilege, and truly I believe it does something of the sex's impertinence, also. I ought to have known you better, and I do know you better by this time. And now let me press a request I made some half an hour ago—tell me this same story of yours. I long to learn something of the little boy where I feel such affection for the man."

The look of kindness and the tone of soothing interest that accompanied these words I could not resist; so, drawing my chair close towards him, I began the narrative of my life. He listened with the most eager attention to my account of the political condition of Ireland, questioned me closely as to my own connection with the intrigues of the period; and when I mentioned the name of Charles de Meudon, a livid paleness overspread his features as he asked in a low hollow tone if I were with him when he died?

"Yes," replied I, "by his bed-side."

"Did he ever speak to you of me?—did he ever tell you much of his early life when in Provence?"

"Yes, yes, he spoke often of those happy days in the old chateau, where his sister, on whom he doated to distraction, was his companion. Hers was a sad story too. Strange, is it not, I have never heard of her since I came to France?"

A long pause followed these words, and the abbé leaned his head upon his hand, and seemed to be lost in thought.

"She was in love with her cousin," I continued, "and Charles unhappily refused his consent. Unhappily I say, for he wept over his conduct on his death-bed."

"Did he?" cried the abbé, with a start, while his eye flashed fire, and his nostrils swelled and dilated like a chafed horse. "Did he do this?"

"Yes, bitterly he repented it; and although he never confessed it, I could see that he had been deceived by others, and turned from his own high-souled purpose respecting his sister. I wonder what became of Claude—he entered the church."

"Ay, and lies there now," replied the abbé, sternly

"Poor fellow! is he dead, too? and so young."

"Yes. He contrived to entangle himself in some Jacobite plot."

"Why, he was a royalist."

"So he was. It might have been another conspiracy then—some Chouan intrigue. Whatever it was the government heard of it; he was arrested at the door of his own *presbytere;* the grenadiers were

drawn up in his own garden; and he was tried, condemned, and shot in less than an hour. The officer of the company eat the dinner that was preparing for him"

"What a destiny! and Marie de Meudon——"

"Hush! the name is proscribed. The De Meudons professed strong royalist opinions, and Bonaparte would not permit her bearing her family name. She is known by that of her mother's family, except by those poor minions of the court, who endeavour with their *fade* affectation to revive the graceful pleasantries of Marie Antoinette's time, and they call her La Rose de Provence."

"La Rose de Provence," cried I, springing up from my chair, "the sister of Charles!" while a thrill of ecstacy ran through my frame, followed the moment after by a cold, faint feel; and I sank almost breathless in the chair.

"Ha!" cried the abbé, leaning over me, and holding the lamp close to my face, "what——;" and then, as he resumed his place, he slowly muttered between his teeth, "I did not dream of this."

Not a word was now spoken by either. The abbé sat mute and motionless, his eyes bent upon the floor, and his hands clasped before him. As for me, every emotion of hope and fear, joy and sorrow, succeeded each other in my mind; and it was only as I thought of Beauvais once more that a gloomy despair spread itself before me, and I remembered that he loved her, and how the abbé hinted his passion was returned.

"The day is breaking," said D'Ervan, as he opened the shutter and looked out; "I must away. Well, I hope I may tell my poor friend Beauvais, that you'll not refuse his request. Charles de Meudon's sister may have a claim on your kindness too."

"If I thought that she ——"

"You mean, that she loved him. You must take his word for that. She is not likely to make a confidant of you; besides, he tells you it's a last meeting. You can scarcely say nay. Poor girl, he is the only one remaining to her of all her house. With his departure you are not more a stranger here, than is she in the land of her fathers."

"I'll do it, I'll do it," cried I, passionately. "Let him meet me where he mentioned. I'll be there."

"That's as it should be," said the abbé, grasping my hand, and pressing it fervently; "but come, don't forget you must pass me through this same cordon of yours."

With a timid and shrinking heart I walked beside the abbé across the open terrace, towards the large gate, which with its bronzed and gilded tracery was already shining in the rich sunlight.

"A fine-looking fellow that dragoon yonder; he's decorated, I see."

"Yes; an old hussar of the guard."

"What's he called?"

"Pierre Dulong; a name well known in his troop."

"*Hâlte la!*" cried the soldier, as we approached.

"Your officer," said I.

"The word?"

"Arcole."

"Pass, 'Arcole,' and good morrow."

"Adieu, lieutenant—adieu, Pierre," said the abbé, as he waved his hand and passed out.

I stood for a minute or two uncertain of purpose; why, I know not. The tone of the last few words seemed uttered in something like a sneer. "What folly though!" said I to myself. "D'Ervan is a strange fellow, and it is his way."

"We shall meet soon, abbé," I cried out, as he was turning the corner of the park wall.

"Yes, yes, rely on it we shall meet—and soon."

He kept his word.

CHAPTER XXXI.

LA ROSE DE PROVENCE.

THE one thought that dwelt in my mind the entire day was, that Marie de Rochfort was Charles de Meudon's sister. The fact once known, seemed to explain that secret power she exercised over my hopes and longings. The spell her presence threw around ever as she passed me in the park; that strange influence with which the few words I had heard her speak still remained fast-rooted in my memory: all these did I attribute to the hold her name had taken of my heart, as I sat night after night listening to her brother's stories. And then why had I not guessed it earlier? why had I not perceived the striking resemblance which it now seemed impossible to overlook? the dark eye beaming beneath a brow squarely chiselled like an antique cameo; the straight nose and short up-turned lip, where a half-saucy look seemed struggling with a sweet smile; and then the voice, was it not his own rich southern accent, tempered by her softer nature? Yes; I should have known her. In reflections like these I made my round of duty; my whole heart wrapped up in this discovery. I never thought of Beauvais, or his letter. It seemed to me as though I had known her long and intimately; she was not the Rose de Provence of the court; the admired of the Tuileries; the worshipped belle of Versailles, but Marie de Meudon, the sister of one who loved me as a brother.

There was a dark alley near the Trianon that led along the side of a little lake, where rocks and creeping plants rudely grouped together,

gave a half-wild aspect to the scene. The tall beech and the drooping ash trees that grew along the bank threw their shadows far across the still water; and here I had remarked that Mademoiselle de Meudon came frequently alone. It was a place, from its look of shade and gloom, little likely to attract the gay visitors of the court, who better loved the smoothly-shaven grass of the palace walks, or the broad terraces where bright fountains were plashing. Since I discovered that she avoided me when we met, I had never taken this path on my rounds, although leading directly to one of my outposts, but preferred rather a different and longer route. Now, however, I sought it eagerly, and as I hurried on, I dreaded lest my unwonted haste might excite suspicion. I resolved to see and speak to her. It was her brother's wish that I should know her; and till now I felt as though my great object in coming to France was unobtained, if I knew not her whose name was hallowed in my memory. Poor Charles used to tell me she would be a sister to me.—How my heart trembled at the thought. As I drew near I stopped to think how she might receive me; with what feelings hear me speak of one who was the cause of all her unhappiness; but then they said she loved Beauvais. What! was poor Claude forgotten? was all the love-dream of her first affection past? My thoughts ran wild as different impulses struggled through them, and I could resolve on nothing. Before me, scarcely a dozen paces and alone, she stood, looking on the calm lake, where the light in golden and green patches played, as it struggled through the dense foliage. The clattering of my sabre startled her, and without looking back, she dropped her veil and moved slowly on.

"Mademoiselle de Meudon," said I, taking off my *shako*, and bowing deeply before her.

"What! how! Why this name, sir? Don't you know it's forbidden here?"

"I know it, madame; but it is by that name alone I dare to speak to you; it was by that I learned to know you—from one who loved you, and who did not reject my humble heart—one who, amid all the trials of hard fate, felt the hardest to be—the wrong he did his sister."

"Did you speak of my brother Charles?" said she, in a voice low and tremulous.

"I did, madame. The last message his lips ever uttered was given to me, and for you. Not until last night did I know that I was every hour of the day so near to one whose name was treasured in my heart."

"Oh, tell me of him—tell me of my dear Charles," cried she, as the tears ran fast down her pale cheeks. "Where was his death? Was it among strangers that he breathed his last? Was there one there who loved him?"

"There was, there was," cried I passionately, unable to say more.

"And where was that youth that loved him so tenderly? I heard of him as one who never left his side—tending him in sickness, and watching beside him in sorrow. Was he not there?"

"I was; I was. My hand held his. In my ear his last sigh was breathed."

"Oh! was it you indeed who were my brother's friend?" said she, seizing my hand and pressing it to her lips. The hot tears dropped heavily on my wrist, and in my ecstacy I knew not where I was. "Oh!" cried she passionately, "I did not think that in my loneliness such a happiness as this remained for me. I never dreamed to see and speak to one who knew and loved my own dear Charles; who could tell me of his solitary hours of exile. What hopes and fears stirred that proud heart of his; who could bring back to me in all their force again the bright hours of our happy youth, when we were all to each other; when our childhood knew no greater bliss, than that we loved. Alas! alas! how short-lived was it all. He lies buried beyond the sea in the soil of the stranger, and I live on to mourn over the past, and shudder at the future; but come, let us sit down upon this bank.—You must not leave me till I hear all about him. Where did you meet first?"

We sat down upon a grassy bench beside the stream, where I at once began the narrative of my first acquaintance with De Meudon. At first the rush of sensation that came crowding on me made me speak with difficulty and effort. The flutter of her dress as the soft wind waved it to and fro; the melody of her voice, and her full, languid eye, where sorrow and long-buried affection mingled their expression, sent thrilling through my heart thoughts that I dared not dwell upon. Gradually, as I proceeded, my mind recurred to my poor friend, and I warmed as I spoke of his heroic darings and his bold councils. All his high-souled ardour; all the nobleness of his great nature; his self-devotion and his suffering were again before me, mingled with those traits of womanly softness which only belong to those whose courage is almost fanaticism. How her dark eyes grew darker as she listened, and her parted lips and her fast-heaving bosom betrayed the agitation that she felt; and how that proud look melted into sorrow when I told of the day when his outpouring heart recurred to home, and her—the loved one of his boyhood.

Every walk in that old terraced garden; each grassy alley, and each shady seat I knew as though I saw them. Although I did not mention Claude, nor even distantly allude to the circumstances which led to their unhappiness, I could see that her cheek became paler and paler, and that despite an increased effort to seem calm, the features moved with a slight jerking motion; her lip trembled convulsively, and with a low, sad sigh she fell back fainting.

I sprang down the bank towards the lake, and in an instant dipped my *shako* in the water, and as I hastened back, she was sitting up—her eyes staring madly round her—her look wild almost to insanity, while her outstretched finger pointed to the copse of low beech near us.

"There, there; I saw him," said she. "He was there now. Look, look." Shocked at the terrified expression of her features, and alarmed lest my story had conjured up before her disordered imagination the image of her lost brother, I spoke to her in words of encouragement.

"No, no," replied she to my words, "I saw *him;* I heard *his* voice, too. Let us leave this. Bring me to the Trianon; and ——" The terrified and eager look she threw around at each word did not admit of longer parley, and I drew her arm within mine to lead her forward. "This is no fancy, as you deem it," said she, in a low and broken tone, to which an accent of bitterness lent a terrible power, "nor could the grave give up before me one so full of terror to my heart as him I saw there." Her head sank heavily as she uttered this, and notwithstanding every effort I made, she spoke no more, nor would give me any answer to my questions regarding the cause of her fears. As we walked forward, we heard the sound of voices, which she at once recognised as belonging to the court party, and pressing my hand slightly, she motioned me to leave her. I pressed the pale finger to my lips, and darted away. My every thought bent on discovering the cause of her late fright. In an instant I was back beside the lake; I searched every copse and every brake; I wandered for hours through the dark woods, but nothing could I see. I stooped to examine the ground, but could not even detect the pressure of a footstep. The dried branches lay unbroken, and the leaves unpressed around, and I at last became convinced that an excited brain, and a mind harassed by long sorrow, had conjured up the image she spoke of. As I approached the picquet, which was one of the most remote in my rounds, I resolved to ask the sentry had he seen any one.

"Yes, lieutenant," said the soldier; "a man passed some short time in an undress uniform; he gave the word, and I let him proceed."

"Was he old or young?"

"Middle-aged, and of your height."

"Which way did he take?"

"He turned towards the left as he passed out, I lost sight of him then."

I hurried immediately onward, and entered the wood by the path in the direction mentioned. My mind painfully excited by what I heard, and resolved to do every thing to probe this matter to the bottom; but though I walked miles in every direction, I met none save a few faggot-gatherers, and they had not seen any one like him I sought for. With a weary and a heavy heart I turned towards my quarters. All the happiness of my morning dashed by the strange event I have related; my night was feverish and disturbed; for a long time I could not sleep, and when I did, wild and terrible fancies came on me, and I started up in terror. A horrible face recurred at every instant to my mind's eye; and even when awake the least noise, the slightest rustling of the leaves in the park agitated and excited me. At last, worn out with the painful struggle between sleep and waking, I arose and dressed. The day was breaking, and already the birds were carolling to the rising sun. I strolled out into the park.—The fresh and bracing air of morning cooled my burning brow; the mild influences of the sweet hour when perfumes float softly in the dew-loaded breeze soothed and calmed me; and I wandered back in thought to her who already had given a charm to my existence I never knew before.

The long-wished-for dream of my boyhood was realized at last. I

knew the sister of my friend. I sat beside her, and heard her speak to me in tones so like his own. I was no longer the friendless alien, without one to care for—one to feel interested in his fortunes. The isolation that pressed so painfully on me, fled before that thought; and now I felt raised in my own esteem by those dark eyes that thanked me as I spoke of poor Charles. What a thrill that look sent through my heart. Oh, did she know the power of that glance! Could she foresee what seeds of high ambition her very smile was sowing! The round of my duty was to me devoid of all fatigue, and I returned to my quarters with a light step, and a lighter heart.

The entire day I lingered about the Trianon, and near the lake, but Marie never came, nor did she appear in the walks at all. Was she ill—had the vision, whatever it was, of yesterday preyed upon her health—were my first thoughts; and I inquired eagerly if any doctor had been seen about the chateau; but no—nothing unusual seemed to have occurred, and a ball was to take place that very evening. I would have given worlds, were they mine, even to know in what part of the palace she was lodged; and fifty times did I affect to have some duty, as an excuse to cross the terrace, and steal a cautious glance towards the windows—but in vain!

So engrossed was my mind with thoughts of her, that I forgot all else. The picquets too I had not visited since day-break, and my report to the minister remained unfilled. It was late in the evening when I sallied forth to my duty, and night, with scarce a star, was falling fast. My pre-occupation prevented my feeling the way as I walked along; and I had already visited all the outposts except one, when a low, faint whistle, that seemed to issue from the copse near me, started me; it was repeated after a moment, and I called out—

"Who's there?—Advance."

"Ah! I thought it was you, Burke," said a voice, I at once knew to be Beauvais'. "You broke faith with me at the town-gate yonder, and so I had to come down here."

"How? you surely were not there when I passed?"

"Yes, but I was, though. Did you not see the wood-cutter with his blouse on his arm, lighting his pipe at the door of the guard-house?"

"Yes; but you can't mean that it was you."

"Do you remember his saying, 'Buy a cheap *charette* of wood, lieutenant. I'll leave it at your quarters?'"

"Beauvais," said I gravely, "these risks may be fatal to us both. My orders are positive, and if I disobey them, there are no powerful friends nor high relatives to screen me from a deserving punishment."

"What folly you speak, Burke. If I did not know you better I should say you grudged me the hospitality I have myself asked you for. One night to rest—and I need it much, if you knew but all—and one day to speak to Marie, and you have done with me. Is that too much?"

"No; not if I did not betray a trust in sheltering you, far too little to speak of, much less thank me for; but——"

"Do spare me these scruples, and let us take the shortest way to

your quarters: a supper, and three chairs to sleep on, are worth all your arguments, eloquent though they be."

We walked on together, almost in silence: I overwhelmed with fear for the result should my conduct ever become known; he evidently chagrined at my reception of him, and little disposed to make allowances for scruples he would not have respected himself.

"So here we are at last," said he, as he threw himself on my little sofa, seemingly worn out with exhaustion. I had now time to look at him by the light, and almost started back at the spectacle that presented itself: his dress, which was that of the meanest peasant, was ragged and torn; his shoes scarce held together with coarse thongs, and his beard unshaven for weeks past, increased the haggard look of features, where actual want and starvation seemed impressed. "You are surprised at my costume," said he, with a sad smile; "and certes, Crillac would not court a customer habited as I am just now; but what will you say when I assure you that the outward man—and you will not accuse him of any voluptuous extravagance—has a very great advantage over the inner one? In plain words, lieutenant, you'd hurry your cook, if you knew I have not tasted food, save what the hedges afford, for two days; not from poverty neither; there's wherewithal there to dine, even at Beauvilliers'." He rattled a well-filled purse as he spoke.

"Come, come, Beauvais, you accuse me of doing the honours with a bad grace; and in truth, I wish I were your host outside the picquets; but let me retrieve my character a little.—Taste this capon."

"If you never dined with a wolf, you shall now," said he, drawing his chair to the table and filling a large goblet with burgundy. For ten or fifteen minutes he eat on like a man whom long starvation had rendered half savage; then ceasing suddenly, he looked up and said—"Lieutenant, the cuisine here might tempt a more fastidious man than I am; and if these people are not hospitable enough to invite you to their *soirées*, they certainly do not starve you at home."

"How knew you that I was not asked to the chateau?" said I, reddening with a sense of offended pride I could not conceal.

"Know it!—Why, man, these things are known at once; people talk of them in saloons and morning visits, and comment on them in promenades; and though I seem not to have been keeping company with the *beau monde* latterly, I hear what goes on there too. But trust me, boy, if your favour stands not high with the court of to-day, you may perhaps be preparing the road to fortune with that of to-morrow."

"Though you speak in riddle, Beauvais, so long as I suspect that what you mean would offer insult to those I serve, let me say, and I say it in all temper, but in all firmness, you'll find no ready listener in me. The highest favour I aspire to, is the praise of our great chief General Bonaparte, and here I pledge his health."

"I'll drink no more wine to-night," said he, sulkily pushing his glass before him. Is this to be my bed?"

"Of course not; mine is ready for you; I'll rest on the sofa there; for I shall have to visit my picquets by day-break."

"In heaven's name, for what?" said he, with a half sneer. "What

can that poor Savary be dreaming of? Is there any one about to steal the staircase of the Louvre, or the clock from the pavilion of the Tuileries — or is it the savans of the Institute he's afraid of losing?"

"Rail on, my good friend, you'll find it very hard to make an old scholar of the Polytechnique think poorly of the man that gains battles."

"Well, well, I give up my faith in physiognomy. Do you remember that same evening in the Tuileries, when I asked your pardon, and begged to be your friend, I thought you a different fellow then from what I see you now; that silly hussar pelisse has turned many a head before yours."

"You wish to make me angry, Beauvais, and you'll not succeed. A night's rest will bring you to better temper with all the world."

"Will it, faith! in that case a tolerably large portion of it must take leave of it before morning; for I promise you, my worthy hussar, there are some I don't expect to feel so very charitably towards as you expect."

"Well, well, what say you to bed?"

"I'll sleep where I am," said he, with some harshness in his tone.

"Good night." The words were scarcely uttered when he turned on his side, and, shading his eyes from the light with his hand, fell fast asleep.

It was already past midnight, and as I was fatigued with my day's walking, I soon retired to my bed, but not to rest. Whenever I closed my eyes, Beauvais' pale and worn face seemed before me—the haggard expression of suffering and privation; and then I fell to thinking what enterprise of danger could involve him in such necessities as these. It must be one of peril, or he had not become what now I saw him: his very voice was changed; its clear, manly tone was now harsh and dissonant; his frank and cheerful look was downcast and suspicious.

At last, worn out with thinking, I fell asleep, but was suddenly awakened by a voice shouting from the outer room. I sat up and listened. It was Beauvais, calling wildly for help; the cry grew fainter, and soon sank into the long-drawn respiration of repose. Poor fellow! even in his dreams his thoughts were of strife and danger.

CHAPTER XXX.

A "WARNING."

THE day was just breaking when I was up and stirring, resolving to visit the picquets before Beauvais awoke, for even still the tone of ridicule he assumed was strong before me. I passed stealthily through the room where he was still sleeping: the faint light streamed through the half-closed shutters, and fell upon a face so pale, so haggard, and so worn, that I started back in horror. How altered was he, indeed, from what I had seen him first! The cheek once ruddy with the flush of youth, was now pinched and drawn in; the very lips were bloodless, as if not illness alone, but long fasting from food, had pressed upon him. His hair, too, which used to fall upon his shoulders and on his neck in rich and perfumed locks, silky and delicate as a girl's, was now tangled and matted, and hung across his face and temples, wild and straggling. Even to his hands his changed condition was apparent; for they were torn and bleeding: while in the attitude of sleep, you could trace the heavy unconscious slumber of one utterly worn out and exhausted. His dress was of the coarse stuff the peasants wear in their blouses, and even that seemed old and worn. What strange career had brought him down to this I could not think; for poor as all seemed about him, his well-stocked purse showed that this costume was worn rather for disguise than necessity. Such was my first thought; my second, more painful still, recurred to her he loved, by whom he was, perhaps, beloved in turn. Oh! if any thing can add to the bitter smart of jealousy, it is the dreadful conviction that she for whom our heart's best blood would flow to ensure one hour of happiness, has placed her whole life's fortune on the veriest chance, bestowing her love on one whose life gives no guarantee for the future—no hope, no pledge, that the world's wildest scheme of daring and ambition are not dearer to his eyes than all her charms and affections. How does our own deep devotion come up before us contrasted with this! and how, in the consciousness of higher motives and more ennobling thoughts, do we still feel inferior to him, who, if poor in all besides, is rich in her love. Such envious feelings filled my heart as I looked on him; and with slow, sad step I moved on, when by accident I came against a chair, and threw it down. The noise awoke him, and with a spring he was on his legs, and, drawing a pistol from his bosom, cried out—

"Ha!—what is't? Why, Burke, it's you! What hour is it?"

"Not four yet. I'm sorry to have disturbed you, Beauvais; but the chair here——"

"Yes, yes, I placed it so last night. I felt so very heavy that I

could not trust myself with waking to a slight noise. Where to, so early? Ah! these picquets—I forgot." And with that he lay down again, and before I left the house, was fast asleep once more.

Some trifling details of duty detained me at one or two of the outposts, and it was beyond my usual time when I turned homeward. I had but just reached the broad alley that leads to the foot of the great terrace, when I saw a figure before me hastening onward towards the chateau. The flutter of the dress showed it to be a woman, and then the thought flashed on me—it was Mademoiselle de Meudon. Yes, it was her step—I knew it well. She had left the palace thus early to meet Beauvais. Without well knowing what I did, I had increased my speed, and was now rapidly overtaking her, when the noise of my footsteps on the ground made her turn about and look back. I stopped short suddenly. An indistinct sense of something culpable on my part, in thus pursuing her, flitted across my mind, and I could not move. There she stood, too, motionless; but for a second or two only, and then beckoned to me with her hand. I could scarcely trust my eyes, nor did I dare to stir till she had repeated the motion twice or thrice.

As I drew near, I remarked that her eyes were red with weeping, and her face pale as death. For a moment she gazed steadfastly at me, and then, with a voice whose accent I can never forget, she said—

"And you, too, the dearest friend of my own Charles, whose very death-bed spoke of loyalty to him, how have you been drawn from your allegiance?"

I stood amazed and astounded, unable to utter a word in reply, when she resumed—

"For them there is reason, too. They lived, or their fathers did, in the sunshine of the old monarchy. Wealth, rank, riches, power—all were theirs; but you, who came amongst us with high hopes of greatness, where others have earned them on the field of battle—whose very youth is a guarantee that base and unworthy thoughts should form no part of his motives, and whose high career began under the very eyes of him, the idol of every soldier's heart—oh, why turn from such a path as this, to dark and crooked ways, where low intrigue, and plot, and treachery, are better weapons than your own stout heart, and your own bright sword?"

"Hear me, I pray you," said I, bursting into impatience—"hear me but one word, and know that you accuse me wrongfully. I have no part, nor have I knowledge of any treason."

"Oh, speak not thus to me. There are those who may call their acts by high-sounding titles, and say—'We are but restoring our own sovereigns to the land they owned;' but you are free to think and feel. No prestige of long years blinds your reason, or obstructs your sense of right."

"Once more I swear, that though I can but guess at where your suspicions point, my faith is now as true, my loyalty as firm, as when I pledged myself at your dear brother's side to be a soldier."

"Then why have you mixed yourself with their intrigues? Why

are you already suspected? Why has Madame Bonaparte received orders to omit your name in all the invitations to the chateau?"

"Alas! I know not. I learn now, for the first time, that suspicion ever attached to me."

"It is said, too—for already such things are spoken of—that you know that dreadful man, whose very presence is contamination. Oh! does it not seem like fate, that his dark path should traverse every portion of my destiny?"

The sobs that burst from her at these words seemed to rend her very bosom.

"They say," continued she, while her voice trembled with strong emotion—"they say he has been here."

"I know not of whom you speak," said I, as a cold chill ran through my blood.

"Mehée de La Touche," replied she, with an effort.

"I never heard of him till now—the very name is unknown to me."

"Thank God for this," muttered she between her teeth. "I thought perhaps that Beauvais had made you known to each other."

"No: Beauvais never introduced me, save to some friends of his one evening at a supper, several months back; and only one of them have I ever seen since, an Abbé D'Ervan: and indeed if I am guilty of any breach of duty, I did not think the reproach was to come from you."

The bitterness of these last words was wrung from me in a moment of wounded pride.

"How! what mean you?" said she impetuously. "No one has dared to call my fidelity into question, nor speak of me, as false to those who cherish and protect me."

"You mistake my meaning," said I, sadly and slowly: then hesitating how far I should dare allude to Beauvais' affection, I stopped, when suddenly her face became deeply flushed, and a tear started to her eye. "Alas, she loves him," said I to my heart, and a sickness like death passed over me.

"Leave me—leave me quickly," cried she. "I see persons watching us from the terrace:" and with that, she moved on hastily towards the chateau, and I turned into one of the narrow walks that led into the wood.

Two trains of thought struggled for mastery in my mind—how had I become suspected, how should I wipe out the stain upon my honour.

There was not an incident of my life since my landing in France I did not call to mind; and yet, save in the unhappy meeting with Beauvais, I could see not the slightest probability that even malevolence could attach any thing to my reputation. From D'Ervan, it is true, I heard more than once opinions that startled me; less, however, by any thing direct in their meaning, than that they were totally new and strange; and yet, the abbé I had every reason to believe was a friend of the present government, at least it was evident he was on terms of close intimacy with Monsieur Savary.

Beauvais must clear up some of these doubts for me, thought I—

he must inform me more particularly as to those to whom he introduced me. I shall endeavour to learn, too, something of their schemes, and thus guard myself against the mere chances of suspicion, for unquestionably he is not in ignorance of the movement, whatever it be; and with such intentions I hurried onwards, eager to reach my quarters.

As I entered my room, a low heavy sob broke on my ear; I started back with surprise. It was Beauvais, who sat, his head buried in his hands, leaning on the table.

"Ha!" said he, springing up, and passing his hand hurriedly across his eyes—"so soon back. I scarcely expected you."

"It is past ten o'clock—a full hour later than my usual return."

"Indeed!" rejoined he, with an air of impertinent surprise. "So then your picquets have been arresting and detaining some poor devils gathering faggots or acorns; or have you unfathomed the depth of this terrible plot your prefét of police has become insane about?"

"Neither," said I, affecting a careless tone. "The government of the consul is sufficiently strong to make men's minds easy on that score. Whatever intrigues are at work, they are as little likely to escape his keen eye, as their perpetrators are, when taken, the fire of a grenadier company."

"*Mai foi*, sir, you speak confidently," replied he, in an accent of pride, totally different from his former tone. "And yet I have heard of persons just as confident too, who afterwards confessed they had been mistaken. But perhaps it seems less strange to you that a sous lieutenant of artillery should rule the destinies of France, than that the king of the country should resume the throne of his ancestors."

"Take care, Beauvais, with whom you speak. I warn you; and be assured I'll not be trifled with. One word more, and I put you under arrest."

"Not here, surely," replied he, in a low and searching voice. "Not here. Let us walk out into the park—let it be in the great alley, or on the terrace yonder; or better still, let the capture take place in the wood: but do not let your loyalty violate the hospitality of your home."

"Forgive me, I pray.—I knew not what I said.—You tempted me sorely, though. Think but for a moment, Beauvais, how I stand here, and let your own heart judge me. I am an alien—a friendless stranger. There lives not one in all the length and breadth of France who would raise a finger, or speak one word to save me, were my head in peril. My sword and my fidelity are all my hope: that both should remain pure and unblemished is all my wish. The grade I have, I owe to him——"

"Great cause for gratitude, truly," he broke in. "The chief *eleve* of the Polytechnique is made a sous-lieutenant of cavalry, with functions of a sergeant of the *gensdarmerie*, with orders to stop all travellers, and search their pockets. Shame on it! It was not thus the rightful sovereigns of France regarded those who wore their epaulettes—not

thus did they esteem the soldier's part. Think, for a second, what you are, and then reflect what you might be. Cold and unimpassioned as you call yourself, I know your heart better. There lives not one treasures a higher ambition in his breast than you. Ah! your eyes sparkle already. Think, then, I say, what a career opens before you, if you have courage to embrace it. It's a great game that enables a man to spring from sous-lieutenant to colonel of a regiment.—Come, Burke, I can have no reason, save your welfare, to press these considerations on you. What are you writing there?"

"A report to the prefet of police. I see now, however late it is, the unworthiness of the part I've acted, in remaining in a service where I've listened to statements such as these. I shall ask to have my grade withdrawn, and be reduced to the ranks; there, perhaps, I may be permitted to carry a soldier's musket without a stain upon my honour."

"You can do better, sir," interrupted he, as his face grew purple with passion, and his eyes flashed fire—"far better: call up your dragoons yonder, and place me, where you threatened, under arrest; forward your report to the minister, that Henri de Beauvais, Marquis et Pair de France, when such things were, has been taken with the 'Croix de St. Louis' and the *cordon* in his possession." Here he took from his bosom the decoration, and waved it above his head. "Add, too, that he came prepared to tempt your loyalty with this." He drew forth at the words a parchment document, and dashed it on the table before me.

"There, sir, read it; it is the king's own hand-writing—your brevet of colonel to a regiment of the gardes. Such proofs of your devotion can scarcely go unrewarded. They may raise you to the rank of police spy. There is a lady yonder, too, who should also share in your elevation, as she does in your loyal sentiments—Mademoiselle de Meudon may be too quick for you. Lose no time, sir; such chances as these are not the fruit of every day. After all, I can scarcely go to the guillotine under better auspices, than with my cousin and my *friend* as my betrayers. Mayhap, too, they'll do you the honour to make you mount guard beside the scaffold. Such an occasion to display your devotion should not escape you. David found it profitable to catch the expiring agonies of his own friends, as with easel and brush he sat beside the guillotine. The hint should not be lost."

The insulting emphasis with which he spoke the last words cut me to the very heart, and I stood speechless before him, trembling like a criminal.

"Let us part, Beauvais," said I, at length, as I held my hand towards him. "Let us say adieu to each other, and for ever. I can forgive all you have said to me far better than I could myself, had I listened to your persuasions. What may be honourable and just in you, would be black ingratitude and dark treachery in me. I shall now endeavour to forget we have ever met, and once more—good-bye!"

"You are right," replied he, after a pause of some seconds, and in a tone of great sadness. "We never should have met.—Adieu!"

"One word more, Beauvais—I find that I have been suspected of some treasonable intercourse, that even here I am watched and spied upon; tell me, I beseech you, before you go, from what quarter comes this danger, that I may guard against it."

"In good truth, you give me credit for quicker perceptions than I have any right to. How so loyal a gentleman should lie under such an imputation, I cannot even guess."

"Your sneers shall not provoke me. The fact is as I state it; and if you will not help me to the discovery, tell me, at least, who are the persons to whom you introduced me formerly at Beauvilliers'?"

"Very excellent company! I trust none of them has cheated you at *ecarté*."

"Pray, have done with jesting, and answer me.—Who is your abbé?"

"*Ma foi!* He is the Abbé D'Ervan. What part of France he comes from—who are his family, friends, and resources, are all questions I have never thought proper to ask him, possibly because I am not so scrupulous on the score of my acquaintances as you are. He is a very clever, amusing, witty person—knows almost every one—has the *entrée* into every house in the Faubourg St. Germain—can compose a couplet, and sing it—make a *mayonaise* or a *madrigal* better than any man I know—and, in fact, if he were one of these days to be a minister of France, I should not be so very much surprised as you appear this moment, at my not knowing more about him. As to the other, the Russian secretary, or spy, if you like the phrase better, he was unlucky enough to have one of his couriers robbed by a party of brigands, which, scandal says, were sent out for the purpose by Monsieur de Talleyrand. His secret despatches were opened and read: and as they were found to implicate the Russian government in certain intrigues carrying on, the czar had only one course open, which was to recall the sec. and disavow his whole proceedings—the better to evince his displeasure.—I hear they have slit his nose, and sent him to pass the winter at Tobolsk. Lastly, the prefet—what shall I say of him, save that he was a prefet in the south, and wants to be one again. His greatest endeavours in any cause will be to pledge its success in Burgundy, or, if you wish, drink the downfall of its enemy; and as to his enthusiasm, he cares a devilish deal more for a change of weather than a change of dynasty, particularly in the truffle season, or when the vines are ripening. Such are the truly dangerous associates you have kept company with. It now only remains to speak of my humble self, whose history, I need scarcely say, is far more at your service than worth the hearing. Are you satisfied?"

"Quite so, as regards me; by no means so, however, as to your fate. Short as our intimacy has been, I have seen enough of you to know that qualities like yours should not be wasted in a mad or hopeless enterprise."

"Who told you it was either?" interrupted he, impetuously. "Who

dares to say, that the rule of a usurper is more firmly placed than the prestige of a monarchy, that goes back to Hugues Capet? Come! come! I will not discuss these questions with you, nor have I temper now left to do so. Give me the countersign to pass the sentry, and let us part."

"Not in anger, though, Beauvais."

"Not in friendship, sir," replied he, proudly, as he waved back, with his, my proffered hand. "Adieu!" said he, in a softened tone, as he moved from the room, and then turning quickly round, he added—"We may meet again hereafter, and scarcely can do so on equal terms. If fortune stand by you—I must be a beggar: should I win —yours is indeed a sorry lot. When that time comes, let him with whom the world goes best, not forget the other.——Good-bye!" And with that he turned away, and left the house.

I watched him as he strode along the silent alleys, careless and free as though he had no cause for fear, till he disappeared in the dark wood, and then I sat down at the door to think over our interview. Never had my heart felt more depressed. My own weakness in having ever admitted the intimacy of men whose dangerous designs were apparent, had totally undermined the strong principle of rectitude I should have relied upon in such a trial, and on which I could have thrown myself for support. What had I to guide me after all, save my devotion to the cause of Bonaparte himself. The prejudices of education—the leanings of family opinion—the inclinations of friends —exist not for the alien. He has to choose his allegiance—it is not born with him; his loyalty is not the growth of a hundred different sympathies, that have twined round his heart in childhood, and grown with him to manhood, speaking of home and infancy—of his own native streams and mountains—of a land that was his father's. No! with him it is not a conviction—it is but a feeling. Such was the substance of my reverie; and as I arose, and strolled out into the park, it was with a deeply-uttered vow to be true to him and his fortunes, whose name first lit the spark of ambition in my heart, and through weal or woe to devote myself to him.

CHAPTER XXXI.

THE "CHATEAU."

THE same day that Beauvais left me, the court took its departure from Versailles. A sudden resolution of the consul to visit the camp at Boulogne, in which he was to be accompanied by Madame Bonaparte, was announced as the reason for this change, while a dark rumour ran, that some detected scheme for his assassination had induced his friends to advise this step. Certain it was, the preparations were made with the utmost speed, and in less than an hour after the despatch arrived from Paris the court was on its way back to the capital.

It was not without a sense of sadness that I watched the equipages as they rolled one by one from beneath the deep colonnade, and traversed the wide terrace, to disappear in the recesses of the dark forest. I strained my eyes to catch even a passing look at one, who to me had made every walk and every alley a thing to love. But I could not see her; and the last roll of the retiring wheels died away in the distance without one friendly voice to say adieu—one smile at parting.

Though I had not participated in the festivities of the chateau, nor even been noticed by any of the guests, the absence of its gay world, the glitter of its brilliant *cortege*, the neighing steeds in all their bright panoply, the clank of military music, the gorgeously-dressed ladies who strolled along its terraced walks, made the solitude that followed appear dark and desolate indeed; and now, as I walked the park, whose avenues at noonday were silent as at midnight, the desertion imparted a melancholy feeling to my heart I could not explain. How often had I stopped beneath that balcony, striving to distinguish the soft tones of one gentle voice amid the buzz of conversation! How had I watched the crowded promenade that every evening poured upon the terrace, to see one figure there among the rest!—and when my eye had fallen upon her, how has it followed and traced her as she went! And now I frequented each spot where I had ever seen her, pacing at sunset the very walk she used to take, dwelling on each word she ever spoke to me. The chateau, too, of which before I had not passed the door, I now revisited again and again, lingering in each room where I thought she had been, and even resting on the very chairs, and calling up before me her image as though present.

Thus passed over weeks and months. The summer glided into the mellow autumn, and the autumn itself grew cold and chill, with greyish skies and sighing winds that swept the leaves along the dark walks, and moaned sadly among the tall beech trees. The still, calm waters of the little lake, that reflected the bright foliage and the deep blue sky,

motionless as in a mirror, was now ruffled by the passing breeze, and surged with a low sad sound against its rocky sides; and as I watched these changes, I sorrowed less for the departing season, than that every trace of her I loved was fading from before me. The bare and skeleton branches now threw their gaunt shadows where I had seen her walk at noonday, enveloped in deep shade. Dark, watery clouds were hurrying across the surface of the stream where I had seen her fair form mirrored. The cold winds of coming winter swept along the princely terrace, where not a zephyr rustled her dress as she moved; and somehow I could not help connecting these changes with my own sensations, and feeling that a gloomy winter was approaching to my own most cherished hopes.

Months passed over with me thus, in which, save on my round of duty, I never spoke to any one. D'Ervan did not return as he promised—a circumstance which, with all my solitude, I sincerely rejoiced at—and of Beauvais I heard nothing; and yet, on one account, I could have wished much to learn where he was. Unhappily, in the excitement of the morning I last saw him, he forgot on the table at my quarters the commission of colonel, by which he had endeavoured to tempt my ambition, and which I never noticed till several hours after his departure. Unwilling to destroy, and yet fearful of retaining it in my possession, I knew not well what to do, and had locked it up in my writing-desk, anxiously looking for an opportunity to forward it to him. None such, however, presented itself, nor did I ever hear from him from the hour he left me.

The unbroken solitude in which I lived disposed me to study, and I resumed the course which, in earlier days, had afforded me so much interest and amusement; and by this, not only was my mind drawn off from the contemplation of the painful circumstances of my own loneliness, but gradually my former ardour for military distinction came back in all its force; and thus did I learn, for the first time, how many of the griefs that our brains beget, find their remedies in the source they spring from—the exercise of the intellect being like that of the body, an essential to a healthy state of thinking and feeling. Each day imparted fresh energy to me in the path I followed; and in these solitary hours I made those acquisitions in knowledge, which in after-life were to render me the most important services, and prepare me for the contingencies of a soldier's career.

While thus engaged, time rolled over, and already the dark and gloomy month of January set in with clouded skies and nights of storm and rain. Every thing wore its most cheerless aspect.—Not only were the trees leafless and bare, the roads broken up and fissured with streams of water, but the neglected look of the chateau itself bespoke the sad and gloomy season. The closed shutters, the closely-barred doors, the statues covered up with mats to protect them from the weather, the conservatories despoiled of all their gay habitants, betrayed that the time was past when, in the warm air of sunset, happy groups wandered hither and thither, inhaling the rich odours of the flowers, and gazing on the brilliant landscape.

It was about nine o'clock at night. The storm that usually began each evening at the same hour was already stirring in fitful gusts among the bare branches of the trees, or sending a sudden plash of rain against the windows; when, as I drew closer to my fire, and was preparing to enjoy myself for the evening over my book, I heard the regular tramping sound of a cavalry horse approaching along the terrace—the jingle of the accoutrements was a noise I could not mistake. I arose, but before I reached the door I heard a deep voice call out—"The sous-lieutenant Burke—a despatch from Paris."

I took the paper, which was sealed and folded in the most formal manner, and returning to the room opened it. The contents ran thus:—

"Sous-lieutenant—On receipt of this you are commanded to station four dragoons of your party, with a corporal, on the road leading from Chaillot to Versailles, who shall detain all persons passing that way, unable to account satisfactorily for their presence. You will also station a picquet of two dragoons at the cross-road from the Tron to St. Cloud for the like purpose. The remainder of your party to be under arms during the night, and, if requisite, at the disposal of Captain Lepelletier. For the execution of which, the present order will be your responsibility.

(Signed) "SAVARY,
"Colonel de Gendarmerie d' Elite.

"Given at the Tuileries, January 14, 1804."

So, thought I, there is then something astir after all. These precautions all indicate minute and accurate information; and now to perform my part. Just at that instant I perceived at my feet a small note, which apparently had fallen from the envelope as I opened it—I took it up. It was addressed—"Sous-lieutenant Burke," with the words "in haste" written in the corner. Tearing it open at once I read the following:—

"All is discovered—Pichegru arrested—Moreau at the Temple. A party have left this to capture the others at the Chateau d'Ancre; they cannot be there before midnight: you may then yet be in time to save H. de B. who is among them. Not an instant must be lost."

There was no signature to this strange epistle, but I knew at once from whom it came. Marie alone could venture on such a step to save her lover. My own determination was taken at once; should my head be on it, I'd do her bidding. While I sent for the sergeant to give him the orders of the colonel, I directed my servant to bring round my horse to the door as lightly equipped as possible, and save the holsters, nothing of his usual accoutrements. Meanwhile I prepared myself for the road by loading my pistols and fastening on my sword; the commission, too, which De Beauvais left behind, I did not forget, but taking it from my desk, I placed it safely in my bosom;

nor was the brief billet omitted, which having read and re-read, I placed in the lining of my cap for safety. One difficulty still presented itself—where was the chateau, and how in the darkness of a winter's night should I find it. I just then remembered that my troop sergeant, a sharp intelligent fellow, had been for some weeks past engaged in procuring forage about the neighbourhood for several miles round. I sent for him at once and asked him if he knew it.

"Yes, lieutenant, perfectly. It was an old seigneurie once; and though much dismantled, has a look of respectability still about it. I've often been there to buy corn; but the gruff old farmer, they say, hates the military, and it's not easy to get him to deal with us at all."

"What's the distance from here?"

"Two leagues and a half, almost three—indeed you may count it as much, the road is so bad."

"Now then for the way—describe it—be brief as you can."

"You know the cross on the high road beyond Ypres."

"I do. Proceed."

"Passing the cross and the little shrine, go forward for a mile or something more, till you come to a small cabaret on the road side, at the end of which you'll find a '*chemin de traverse*,' a clay road, which will lead you up the fields about half a league, to a large pond, where they water the cattle, cross this and continue till you see the lights of a village to your left; the barking of the dogs will guide you if the lights be out; don't enter the village, but go on till you meet an old gateway covered with ivy, enter there, and you are in the avenue of the chateau; the high road is full five leagues about, but you'll easily find this way. There's a mastiff there you should be on your guard against, though you must not fire on him either; they were going to take my life once, that I half drew a pistol from my holster against him, and I heard one of the fellows say to another, that monseigneur's dog was well worth a '*bleu*' any day, whatever he meant by that."

Very few minutes sufficed to give my orders respecting the picquet, and I was in my saddle and ready for the road; and although my departure excited no surprise among my men, coupled as it was with the orders I had just given, I overheard the troop sergeant mutter to another as I passed out—"*Parbleu*, I always suspected there was something wrong about that old chateau yonder—come what weather it would, they'd never let you take shelter within the walls of it."

The night was so dark, that when I turned into the road I could not even distinguish my horse's head; heavy drifts of rain, too, went sweeping along, and the wind roared through the forest with a noise like the sea in a storm.

I now put spurs to my horse, and the animal fresh from long pampering, sprang forward madly, and dashed onward. The very beating of the rain, the adverse wind, seemed to chafe his spirit, and excite his courage. With head bent down, and hands firmly grasping the reins, I rode on, till the faint glimmering of a light caught my eye at a distance. A few miles brought me beside it. It was a little candle that burned in the shrine above the image of the Virgin. Some pious,

but humble hand had placed it there, regardless of the rain and storm; and there it now was burning secure from the rude assaults of the harsh night, and throwing its yellow light on the few cheap trinkets which village devotion had consecrated to the beloved saint. As I looked at the little altar, I thought of the perilous enterprise I was engaged in. I could have wished my heart to have yielded to the influence of a superstition, which for every moment of life seems to have its own apt consolation and succour. For, when as way-worn travellers refresh their parched lips at some road-side well, and bless the charity that carved the little basin in the rock—so, followers of this faith have ever and anon before their eyes some *material* evidences of their church's benevolence—now arming them against the sorrows of the world—now rendering them grateful for benefits received—now taxing their selfishness by sacrifices which elevate them in their own esteem—now comforting them by examples which make them proud of their afflictions. It is this direct appeal from the human heart to the hourly consolations of religion, that forms the great stronghold of belief in Catholic countries.

These thoughts were passing through my mind long after I left the little shrine behind me. So, said I, here must be the cabaret the sergeant spoke of, as I heard the sound of a voice issuing from a small house on the road side. For a second or two I hesitated whether I should not dismount, and ask the way; but a moment's consideration satisfied me it were better to risk nothing by delay; and cautiously advancing, I heard by the sound of my horse's feet that we had left the high road, and were now on the clay path I looked for.

Again I dashed onward at a gallop, my powerful horse splashing through the deep ground, or striding boldly across the heavy furrows: now breasting some steep and rugged ascent, where the torn-up way gave passage to a swollen rivulet; now plunging down into some valley, where the darkness seemed thicker and more impenetrable still. At last I could see, far down beneath me, the twinkling light of the village, and began to deliberate with myself at what point I should turn off leftwards. Each moment the path seemed to lead me in the direction of the light, while I felt that my road led onwards straight. I drew my rein to deliberate what course I should take, when directly in front of me I thought I could detect the clank of a sabre flapping against the flank of a horse. I lowered my head on a level with my horse's mane, and could now distinctly hear the sound I suspected, and more still, the deep tones of a soldier's voice interrogating some one, who, by the *patois* of his answer, I guessed to be a peasant.

"You are certain, then, we have not come wrong?" said the horseman.

"Ah! I know the way too well for that—travelling it daylight and dark since I was a boy. I was born in the village below. We shall soon reach the little wooden bridge, and then, turning to the left, beside Martin Guichard's ——"

"What care I for all that?" interrupted the other, roughly. "How far are we now from the chateau? Is it still a league off?"

"*Parbleu!*—No! nor the half of it. When you rise the hill yonder, you'll see a light; they always have one burning in the tourelle there —and that's the chateau."

"Thank heaven for that," muttered I; "and now only let me pass them, and all's safe." The figures before me, whom I could now dimly trace in the darkness, were descending step by step a rugged and narrow path, where a tall hedge formed a wall on either side. To get before them here, therefore, was out of the question; my only chance was by a *detour* through the fields to come down upon the village, and, if possible, gain the bridge he spoke of before them. Quick as the thought, I turned from the deep road to the still deeper earth of the ploughed field beside it. My horse—a strong and powerful Norman—needed but the slightest movement of the hand to plunge hotly on. My eyes bent upon the twinkle of the few lights that still marked the little hamlet, I rode fearlessly forward: now tearing madly through some low ozier fence—now slipping in the wet and plashy soil, where each stride threatened to bring us both to the earth. The descent became soon almost precipitous; but the deep ground gave a footing, and I never slackened my speed. At length, with a crashing sound I found that we had burst the little enclosure of some village garden, and could dimly trace the outline of a cottage at some distance in front. Dismounting now, I felt my way cautiously for the path that usually conducts at the end of the cabin to the garden: this I soon made out, and the next minute was in the street. Happily, the storm, which raged still as violently as before, suffered no one to be without doors; and save the rare glimmer of a light, all was sunk in darkness.

I walked on beside my horse for some minutes, and at last I heard the rushing sound of a swollen river, as it tore along in its narrow bed; and approaching step by step discovered the little bridge, which simply consisted of two planks, unprotected by any railing at either side. With a little difficulty I succeeded in leading my horse across, and was just about to mount, when the sound of the trooper's voice from the village street again reached me.

A sudden thought flashed through my mind.—Each moment might now be precious: and stooping down, I lifted the end of the plank, and sent it with a crash into the stream; the other soon followed it; and before I was in my saddle again the torrent was carrying them along amid the rocks of the stream.

"Here is a misfortune," cried the peasant, in a tone of misery—"the bridge has been carried away by the flood."

"*Tonnerre de ciel!* and is their no other way across," said the dragoon, in a voice of passion.

I waited not to hear more, but giving the spur to my horse, dashed up the steep bank, and the next moment saw the light of the chateau, for such I guessed to be a bright star that twinkled at a distance. Speed now will do it, said I, and put my strong Norman to his utmost. The wind tore past me scarce faster than I went, while the beating rain came round me. The footway soon altered, and I found

that we were crossing a smooth turf like a lawn. Ha! this is the old gate, thought I, as a tall archway, overhung with ivy and closed by a strong door, opposed further progress. I beat loudly against it with the heavy handle of my whip, but to no purpose; the hoarse voice of the storm drowned all such sounds. I dismounted, and endeavoured to make myself heard by knocking with a large stone. I shouted, I cried aloud, but all in vain. My terror increased every instant. What was to be done? The dragoon might arrive at any moment, and then I myself must share the ruin of the others. Maddened by the emergency that each moment grew more pressing, I sprung into the saddle, and, following the direction of the wall, rode round to the other side of the chateau, seeking some open spot, some break whereby to enter.

I had not gone far, when I saw a portion of the wall which, broken and dilapidated, afforded the opportunity I desired. I hesitated not, but dashed wildly at it. My horse, unaccustomed to such an effort, chested the barrier, and came rolling headforemost to the earth, throwing me several yards before him. A cry of pain escaped me as I fell; and I scarcely could gain my knees to rise, when the hoarse bay of a savage dog broke upon my ear, and I heard the animal tearing through the brushwood towards me. I drew my sabre in a trice, and, scarce knowing at what side to defend myself, laid wildly about me, while I shouted with all my might for help. The furious beast sprung like a tiger at my throat, and, though wounded by a chance cut, seized me in his terrible fangs: fortunately the strong collar of my uniform served to protect me; but the violence of the assault carried me off my balance, and we rolled one over the other to the ground. Grasping his throat with both hands I endeavoured to strangle him, while he vainly sought to reach my face. At this critical moment my cries were heard within, and numerous lights flitted up and down in front of the chateau, and a crowd of persons, all armed, were quickly about me. Seizing the dog by his collar, a peasant tore him away; while another, holding a lantern to my face, cried out in a voice of terror, "They are upon us. We are lost."

"*Parbleu!* you should let Colbert finish his work—he is a 'blue:' they are but food for dogs any day."

"Not so," said another, in a low determined voice; "this is a surer weapon."

I heard the cock of a pistol click as he spoke.

"Halt there!—Stop! I say," cried a voice, in a tone of command. "I know him—I know him well. It's Burke. Is it not?"

It was De Beauvais spoke, while at the same moment he knelt down beside me on the grass, and put his arm round my neck. I whispered one word into his ear. He sprang to his feet, and, with a hasty direction to assist me towards the house, disappeared. Before I could reach the door he was again beside me.

"And you did this to save me, dear friend?" said he, in a voice half stifled with sobs. "You have run all this danger for my sake?"

I did not dare to take the merit of an act I had no claim to, still less to speak of her for whose sake I risked my life, and leaned on him without speaking, as he led me within the porch

"Sit down here for a moment—but one moment," said he, in a whisper, "and I'll return to you."

I sat down upon a bench, and looked about me. The place had all the evidence of being one of consequence in former days: the walls, wainscotted in dark walnut wood, were adorned with grotesque carvings of hunting scenes and instruments of "venerie;" the ceiling, in the same taste, displayed trophies of weapons, intermingled with different emblems of the "chasse," while in the centre, and enclosed within a garter, were the royal arms of the Bourbons: the gilding that once shone on them was tarnished and faded; the *fleur de lys*, too, were broken and dilapidated, while but a stray letter of the proud motto remained, as if not willing to survive the downfall of those on whom it was now less a boast than a sarcasm. As I sat thus, the wide hall was gradually filled with men, whose anxious and excited faces betokened the fears my presence had excited, while not one ventured to speak or address a word to me. Most of them were armed with cutlasses, and some carried pistols in belts round their waists; while others had rude pikes, whose coarse fashion betokened the handiwork of a village-smith. They stood in a semicircle round me; and while their eyes were rivetted upon me with an expression of most piercing interest, not a syllable was spoken. Suddenly a door was opened at the end of a corridor, and Beauvais called out—

"This way, Burke—come this way."

NATIONAL LOAN FUND

LIFE ASSURANCE SOCIETY,

FOR GRANTING LIFE ASSURANCES, DEFERRED AND IMMEDIATE ANNUITIES.

EMPOWERED BY ACT OF PARLIAMENT.

FOURTH ANNUAL REPORT

OF

THE DIRECTORS

AT THE

MEETING OF PROPRIETORS

HELD ON

The 10th Day of MAY, 1843.

THE fourth annual meeting of the National Loan Fund Life Assurance Society was held on Wednesday, the 10th day of May, 1843, at the London Tavern, for the purpose of making the annual Report, choosing Directors and Auditors in place of those going out of office, declaring a dividend on

Dublin: WM. CURRY, Jun. and Co. London: LONGMAN and Co.

the shares of the Company, and a bonus to the policy-holders. The meeting was numerously attended.

T. Lamie Murray, Esq., took the chair, and after the notice calling the meeting had been read by the Secretary, the Chairman said the business of the day was the presentation of the Report, which the Directors had prepared to be laid before the meeting, and also to submit their accounts as vouched by the Auditors, containing a statement of the profit and loss of the Society. The Report that had been prepared was, he hoped, of such a nature as, notwithstanding the difficulties of the times, to afford satisfaction to every Proprietor. The Directors were also quite prepared to answer any questions as to the present state and probable future progress of the Society that any Proprietor might wish to put. He called on the Secretary to read the Report.

Mr. Ferguson Camroux, the Secretary, then read the

FOURTH ANNUAL REPORT:

The Directors have again, on the occasion of the Fourth Annual General Assembly of the Society, much gratification in meeting the Proprietors.

The Directors have to report a continued state of depression throughout every branch of industry, which has only distinguished the past year from its immediate predecessors, by the severity of its pressure on the resources of individuals. This state of things has been felt by none more severely than by establishments engaged in the business of Life Assurance, as it may be assumed that since it is the surplus income of the community that seeks a constant and profitable investment in Life Assurance, it is evident that whatever diminishes the source of it on the one hand, or increases the direct burden upon it on the other, must act for the time being as so much discouragement to its progress.

Notwithstanding the impetus given to the advancement of Life Assurance, by the very wide promulgation of the principles of the "National Loan Fund Society," and which since its formation has been succeeded by no less than thirty new offices, yet, according to the annual Reports of several Life Assurance Companies that have lately been made public, it appears there has been a great falling off, as compared with former years, in the number of new Assurers, as well as a greater amount of policies abandoned than heretofore.

The "National Loan Fund Society" has, in common with every other similar establishment, though perhaps in a less degree than some, experienced the discouragement resulting from the state of general depression, but the Directors have reason to believe that, arising from its peculiar constitution, the Society has been comparatively less exposed to the loss of income through the inability of the assured to keep up his policy. This additional protection, so well tested in the past year, has satisfied the Directors of the great advantages of the plan of the Society. The new business since the last Annual Meeting has, however, decreased less from

the causes referred to than might have been anticipated, the new policies entered upon in the year being fewer only by twenty-two than in the preceding one, while the result of the three last years shews a steady increase of 915 new policies; the number issued in 1840 being 1,230, and that at the present day amounting to 2,145—which circumstance leads the Directors to believe that the principles of the Society have obtained with the public a degree of favour, seldom so decidedly manifested, notwithstanding the activity of competition which the struggles of both old and new offices have created.

From the indications which the business of the last few months has afforded, the Directors would fain believe that the existing general depression, which they cannot too forcibly point out as a cause so injurious to the progress of Life Assurance, is gradually yielding to a better state of things, yet they are more disposed to depend for the future prosperity of the Society than to any thing else, on the prudence and economy of management, now that the Society has become so well known, and that there exists no longer any necessity for those expenses consequent upon the introduction of any new system.

Conformably with the constitution of the Society, the Directors have caused an investigation to be made into its affairs, up to December, 1842, the result of which is now presented, together with the Auditors' Report, which lies on the table, and which will be read to the meeting.

The Auditors' Report exhibits the working of the Society under three heads, namely—

No. 1. An account of the receipts and disbursements of the Society.

No. 2. The profit and loss account.

No. 3. The account of the assets of the Society.

Upon the basis furnished by these accounts, and in conformity with the deed of settlement, the Actuary has been engaged for some months past in estimating the liabilities of the office, in order to ascertain the profit or loss on its working. The results of this investigation are highly satisfactory. It enables the Directors to recommend, after appropriating £4,337. 11*s.* to the extinction of the expenses incurred in the formation of the Society, a reversionary bonus of £14,612 amongst the policy-holders, and a dividend by way of bonus to the Proprietors, nearly equal to Seven and a Half per Cent. on the stock, as their share of the profits accruing to them under the provisions of the deed of settlement.

The principle on which the division of profits to the policy-holders has been after mature consideration settled, is, to allocate the profits divisible amongst the assured over every existing policy on the books of the Society, on the 30th of November last, proportionate to the contributions made, but to make a division only at the present moment to those policies on which five premiums have been paid. In this manner the policies entered upon in the year 1837 and 1838 will become at once entitled to the bonus of this year as well as in every division that may be made in the next and succeed-

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ing years. The policies entered in the succeeding years will become respectively entitled to the present and future divisions after they have completed their first five annual premiums.

The present bonus to the policy-holders is equal to 55 per cent. on the annual premiums, as a reversionary addition to the policy, 17½ per cent. in present cash, or 10 per cent. permanent annual reduction on future premiums. To make it more clear to the meeting, the Directors subjoin a few examples of the bonus proposed to be distributed, taken from the tables prepared by the Actuary.

Date of Entry.	No. of Policy.	Age.	Sum Assured.	Annual Premium.			Bonus in addition to Sum assured.			Bonus in Cash			Permament Reduction of Annual Premium.		
			£	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
1837	6	54	4,000	200	0	0	429	12	6	175	0	0	22	15	0
	39	59	1,000	67	8	4	132	14	6	58	19	9	8	19	4
1838	114	56	3,000	175	15	0	296	9	7	123	0	6	16	9	7

The above advantages which the working of the Society enables the Directors to recommend for distribution amongst the policy-holders, lead them to expect a continuous increase in its business.

The sums already paid since the commencement of the Society, and for which claims are admitted, amount to £21,018. 18s. on 32 policies, of which those in the last year have amounted to £8,020.

In addition to the resolutions enabling the Directors to make the proposed division amongst the policy-holders and proprietors, the other business of the meeting is the election of four Directors, in lieu of

JOHN ELLIOTSON, M.D., F.R.S.,
GEORGE LUNGLEY, Esq.,
CLEMENT TABOR, Esq., and
JOSEPH THOMPSON, Esq.,

whose period of office expires, but who are eligible to be re-elected, and offer themselves accordingly;

And for the election of two Auditors in place of

Professor WHEATSTONE, F.R.S., and
Professor GRAVES, A.M., F.R.S.,

whose period of office also expires, but who are eligible to be re-elected, and offer themselves accordingly.

T. LAMIE MURRAY, Chairman.

The Auditors' account was then read; its details fully bore out the statements of the Report of the Directors.

The CHAIRMAN wished to know, before any motion for adopting the

Report was made, whether any shareholder had any question to put, as he was ready to answer it?

Captain HEAVISIDE asked whether the branch establishments of the Society had succeeded?

The CHAIRMAN said they had, though some particular branches had not come up to their expectations.

Captain HEAVISIDE had great pleasure in moving that the Report be received. It was highly gratifying to find that the affairs of the Society were managed so well.

The motion having been seconded,

The CHAIRMAN said, before he put the motion, he wished to make a few remarks. The Report stated, as every honest Report ought to do, that there had been a period of great depression, from the pressure of which no trade, however protected, had escaped. That pressure, he trusted, was, to a certain extent, subsiding, though how long it might yet continue it was impossible to say. The next thing their attention was called to, was the expense of establishing the Society. When the Society was first instituted, it created hopes on the part of the public, which he trusted this day's proceedings, and the accounts now rendered, would not disappoint. At the same time he must observe, that if the Society created hopes on one side it also created competition on the other.—(Hear, hear.) Since the present office was established, thirty others had been formed under different auspices, with which they had to compete in addition to the old offices. They were not afraid of meeting that competition; they had not acted unfairly themselves, and they had nothing to complain of on the part of the other offices. But the expense of establishing the Society was now at end, and the Directors would refer to the expenses of the past year as having been brought within reasonable limits, and they might assure them that the expense in future years would be very moderate. With regard to the future progress of the Society, that must depend upon public opinion, and he believed when the present Report was published, the public would not be slow to discern the advantages to be secured by belonging to the Society. The fact of so large an addition being made to each policy, and now divided, over those entered upon in the years 1837 and 1838, was not likely to escape the keen perception of the public. He had the pleasure of seeing one friend of his in the room who held a policy in the Society for 4,000*l.*, the division on which amounted to 429*l.* 12s. 6d. These circumstances could not fail to secure an increase of business during the next year. He should have been glad if any gentleman had asked any questions, because there was not any thing connected with the management of the Society that they were not prepared to explain. He concluded by announcing that the division of profits among the Shareholders amounted to 12½ per cent., including the 5 per cent. that had already been paid to the Proprietors.

The Report was then unanimously adopted.

The retiring Directors, John Elliotson, M. D., F.R.S., Joseph Thomp-

son, Esq., George Lungley, Esq., and Clement Tabor, Esq., having offered themselves for re-election, were unanimously elected, as also were the two Auditors, Professor Wheatstone and Professor Graves.

Mr. Samuel Walker (of Northampton) asked whether the Auditors' Report and the balance-sheet would be printed and distributed among the Shareholders?

The Chairman said the Directors were in the hands of the meeting, but he believed it was very unusual to publish the very detailed items such as those presented constituting the accounts of insurance offices. They would be open for inspection at the office to any Shareholder, but he did not think it advisable to publish them. As far as the Directors were individually concerned, they did not care, but with regard to the Society, the question was a matter of prudence.

Captain Heaviside thought they might place every confidence in the Directors.

The proposal was then withdrawn, but Mr. Walker put another question in reference to the same subject, which was, whether the branch local offices would be made acquainted with the accounts? He had attended from Northampton, and it was desirable that the local boards should possess the information; he suggested that a written abstract of the statements of the Auditors' Account should be forwarded to the local boards in the provinces.

The Chairman said he did not wish to throw any doubt on the local boards, which were entitled to their confidence, but he would as soon publish the accounts in the newspapers as send them round in the mode suggested. He thought it would establish a bad precedent. It must be recollected that they had ninety rivals.—(Hear, hear.)

Mr. Griffith Frith said he believed such a practice was not usual in any public company, as the items might get into the hands of parties inimical to their interests. As to its being necessary that the proceedings of the Society should be known, if the gentleman went down to the local board, and certified that the accounts had received the approbation of the meeting, in addition to the fact that they were open to inspection at the office, he thought it would be quite sufficient.

The Chairman said it must be borne in mind that the same privilege was accorded to the Shareholders that was accorded to the Directors themselves. The Directors were not permitted to take any abstract of any accounts or minutes from the office. They gave them exactly the same privilege as they took themselves. The Auditors' Report belonged exclusively to the Proprietors; they might examine it when they came to the office.

Captain Heaviside said he was the Chairman of a local board, and if questions were put to him, if he said the accounts were correct, and were approved of by the meeting, he was sure that the local proprietors would have every confidence in him.

Mr. M. Young said in a society which appeared so well managed, they should place their reliance in the discretion of the Directors.

There being no question before the Board, the conversation dropped.

Mr. S. Walcot proposed a vote of thanks to the Chairman and Board of Directors.

Mr. W. Studley seconded the motion. He said, notwithstanding the great depression that had been universal throughout the country, and taking into account that they had received 5 per cent. on their capital, yet there was added now to that a bonus of nearly 7½ per cent. He confessed he had always been sanguine with respect to the progress of the Society, but its success had exceeded his most sanguine expectations. He was a large shareholder, having five hundred shares, and he should be happy to double that number. The National Loan Fund Life Assurance Society was based on principles that exceeded most others, and there could be no doubt that they had the feeling of the whole country with them. The Chairman was entitled to their best thanks, because the principles on which the Society was founded emanated from himself; and their thanks were also due to the Directors generally, inasmuch as they had carried out those principles to their fullest extent, to the satisfaction of all parties. He cordially seconded the motion for a vote of thanks.

The Chairman, in acknowledging the vote, said he was sure he expressed the general feeling of the Board when he stated the pleasure he felt at the unanimous feeling of satisfaction that had been exhibited at the meeting towards the Society. He had always thought that the time would come when the Society would shew the value of the principles on which it was founded, and he had not been disappointed, since he had lived to see his expectation confirmed. He trusted that future years would see a still greater progress in the Society; in fact, the Society had now attained its legitimate position, and what it had done was nothing to what it was capable of doing.—(Hear.) He thanked them in the name of the Directors for the manner in which the motion had been received.

A residue of 209*l.*, remaining after the payment of the bonus, was, after some discussion, voted to the officers of the Society, as a token of the approbation of the meeting, and of the zealous and able manner in which they had discharged their duties. A vote of thanks was then passed to the same gentlemen, and the meeting broke up.

Prospectuses and Forms of Proposals may be obtained at the Office, 26, Cornhill, London, or of any of the Agents in the Country, or, on application, will be forwarded post-free.

Dublin: Wm. Curry, Jun. and Co. London: Longman and Co.

NATIONAL LOAN FUND

LIFE ASSURANCE SOCIETY,

FOR GRANTING LIFE ASSURANCES, DEFERRED AND IMMEDIATE ANNUITIES.

EMPOWERED BY ACT OF PARLIAMENT.

OFFICE, 26, CORNHILL, LONDON.

CAPITAL £500,000.

DIRECTORS,

T. LAMIE MURRAY, ESQ., CHAIRMAN.

J. ELLIOTSON, M.D., F.R.S.
JOHN GRIFFITH FRITH, ESQ.
H. GORDON, ESQ.
GEORGE LUNGLEY, ESQ.
JOHN RAWSON, ESQ.
CLEMENT TABOR, ESQ.
JOSEPH THOMPSON, ESQ.

AUDITORS,

PROFESSOR GRAVES, A.M., F.R.S.
PROFESSOR WHEATSTONE, F.R.S.

PHYSICIAN,

J. ELLIOTSON, M.D., F.R.S., 37, CONDUIT STREET.

SURGEON,

E. S. SYMES, ESQ., 38, HILL STREET, BERKELEY SQUARE.

ACTUARY,

W. S. B. WOOLHOUSE, ESQ., F.R.A.S.

BANKERS,

MESSRS. GLYN, HALLIFAX, MILLS, & Co., 67, LOMBARD STREET.

SOLICITORS,

MESSRS. SUTTON, EWENS, AND OMMANNEY,
6, BASINGHALL STREET.

SECRETARY,

F. FERGUSON CAMROUX, ESQ.

PROSPECTUS.

LIFE ASSURANCE.

LIFE ASSURANCE SOCIETIES have been so long established, their benefits so extensively known and felt, that little further argument is necessary to satisfy the provident of every class of their utility. Such Institutions are of incalculable value in mitigating the evils flowing out of the individual uncertainty of life, and in equalizing to the survivors of a short life the fruits

of a long one. Their number and progress within the last few years are decided proofs of advancing intelligence.

It must not, however, be overlooked, that the great advantages they confer are as yet almost exclusively enjoyed by the upper classes. The great bulk of society, possessed of no certain income, relying on the exertions of industry for support—however ample for the present, but subject to the various uncertainties of life—seldom in any number resort to Life Assurance for the provision of a family; hence to them the construction of these Establishments is less inviting than to those of a certain income however limited. Again, the occupations and engagements of this class, by far the most numerous, important, and wealthy in the aggregate, expose them to vicissitudes, in reality only affecting the few, yet the apprehension of which, and the uncertainty of continued income, deter them from entering into contracts for Assurance; where the advantage, being so remote, is moreover made to depend on the chances of a permanent state of prosperity, over which the most prudent have no kind of control.

Against the class above mentioned the door of Life Assurance has been closed; few will venture across its threshold, who, being uncertain of the future means out of which to make good the payment of the annual premium, may subject themselves, with the loss of their policy, to the mortification of having spent their money in vain.

To remedy the defects of the present system, the application of a *new principle* is required; *viz.* to make the advantage derivable from an annual saving, or accumulation, *contingent on two or more chances—death* or *misfortune during the lifetime of the party assured.* In the one case, the benefit would reach the survivor; in the other, *it would commence in favour of the assured himself,* at the very point of permanent or temporary embarrassment.

By the present plan of Life Assurance, the benefits arise upon a single contingency—the death of the party assured: and this again contingent on the regularity in the payment of the annual premium. But it has been shown this can only be promised, or wisely undertaken, by those having a specific and certain income; and, therefore, to include all classes those who do, and those who do not possess a certain income, that plan of Life Assurance would far surpass all others in utility and attraction, which would convert the annual saving or premium paid by the assured, *either into a protection to him in the event of misfortune—the means of promoting, at all times,* HIS PRESENT INTEREST—*or a provision* FOR HIS FAMILY *at death.*

Compared to the interest an individual takes in himself, the provision for his family is secondary, notwithstanding the strength of the latter feeling in the human breast; and it will be considered by every one, at least of equal

importance to protect himself against the occurrence of *casualties and reverses while living*, as to provide for his family at death.

The plan of the National Loan Fund Life Assurance Society joins together these two strongest of human motives, and by this means gives the most powerful encouragement to lay up a provision for the future. The fund arising out of the premiums paid by the Assured, is made to fulfil two or more objects:—first, the payment of the contract on the policy:—secondly, a *Loan Fund*, out of which the assured will be entitled, under certain guarantees, to borrow equal to *two-thirds* of his payments; thirdly, in the event of inability to continue his payments, such *equitable disposition of his interests in his Policy will be allowed him as he may choose.*—By this means his apprehension of great pecuniary loss in the event of non-payment of premium will be removed;—a vast class of society will thereby be admitted; and every individual, while steadily pursuing one object—a provision for his family at death—will have, by the plan of this society, a door open to his savings, which will never be closed against his *wants or his use.*

Under the following four heads, *viz.* Objects—Uses—Loan Fund—Bonus—are therefore briefly enumerated the leading principles of this Society: it will be found that the utmost care has been taken to give efficiency to them, holding one great object in view—*viz.* to divest the great bulk of society—*those possessed of no certain income*—of the repugnance they have hitherto had to enter upon Life Assurance as a provision for a family, by converting it also into a means of *personal independence and support*, and to *expound* to that great class—who, for want of a better, have hitherto availed themselves of those useful Institutions, the Savings Banks—that, by the plan of this Society, combined with a Life Assurance, the advantage of a Savings Bank and of a Benefit society is secured to them from the same source—*viz.* their earnings.

I. Objects of the Society—

1.—A life Assurance may be effected either by one payment, or by an Annual Premium, which may be paid monthly, quarterly, or half-yearly, if more convenient.

2.—A Life Assurance may be secured by a limited number of payments on a gradually decreasing (or increasing) scale; or by Rates of Premium varying each five or ten years, and terminable or not at the option of the Assured.

3.—A Life Assurance may be effected on the Life of another, on Joint Lives, or Survivorships.

4.—Annuities immediate, deferred, or contingent, will be granted; also Endowments for Children.

5.—Naval and Military Men not in active foreign service assured without extra charge, and allowed to go abroad without forfeiture of Policy, on payment of an extra Premium according to Climate; Assurances also effected on the Lives of Residents in the East and West Indies, and all Foreign Climates.

II. USES:—

The Assured will have the option of converting his Policy, at any time, into the following uses, *viz.*

1.—Into an immediate payment of its present value.

2.—Into a Security on which he may borrow equal to two-thirds of his payments.

III. LOAN FUND—

1.—The Assured may at *any time* act upon the Fund to the extent, as before, of two-thirds of his payments as a *Cash Credit*, upon giving notice to the Office or Agent at each Branch of the Society.

2.—The sum borrowed may be for a permanent or temporary period; but irregularity in the payment of interest subjects the Loan to be recalled.

IV. BONUS—

1.—Two-thirds of the Profits are ANNUALLY divided amongst those assured for life, on the participating scale of the Society, and the Profits of the Guarantee Fund, invested in Reversionary and other interests, are estimated in each division.

2.—Each Bonus, at the option of the Assured, will be paid in money, or applied to the reduction of the future Premiums, or an equivalent added to the Policy.

The Rates of Assurance adopted by the Society are calculated from original and extensive manuscript tables, founded on a law of mortality, which has been derived by combining accurate theory with the best experience and they afford the most perfect and equitable adjustment of each contingency, to the several periods of human life. The Rates of Assurance of this Society, besides being guaranteed by a capital of £500,000, will be found much lower than those demanded by Mutual Assurance Societies, and as it is intended to divide annually with the assured two-thirds of the profits of the Life and Reversionary Interest department, the inducement to assure with this Society on that score alone will be greater than has hitherto been offered by any other Society.

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The Society since its commencement have caused an investigation into Indian mortality, founded on returns of the Indian army made under the authority of the East-India Company. The rates of premium resulting therefrom will be found to afford for every age a truer expectation than any hitherto changed for residence in that climate.

*** *The Premiums on Life Assurances for Short Periods have been reduced to the lowest possible scale, consistent with security, to facilitate transactions connected with Loans. The Tables marked* A *and* B, *for One or Five Years, which are considerably under the rates charged by every other Office, are well worth the attention of the Borrower and Lender, and of Solicitors, and others concerned in Monied transactions. Parties effecting Assurances of this nature, when the object has ceased, will be permitted, notwithstanding, on payment of the equal rate charged by the Office, to continue their Policies for the remainder of life.*

N.B.—An Assurance may be effected at the office of the Society, or at any of its Branches. The General Meeting of the Directors is on each Tuesday at Two o'clock.

IMMEDIATE ANNUITIES

Granted for every **£100** deposited.

Age.	Annuity when payable.									Age.	Annuity when payable.									Age.	Annuity when payable.								
	Annually.			Half Yearly.			Quarterly.				Annually.			Half Yearly.			Quarterly.				Annually.			Half Yearly.			Quarterly.		
	£.	s.	d.	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	£.	s.	d.
20	5	3	5	5	2	0	5	1	4	40	6	5	2	6	3	1	6	2	1	60	9	14	3	9	9	5	9	7	1
21	5	4	3	5	2	10	5	2	1	41	6	6	10	6	4	9	6	3	8	61	10	0	7	9	15	5	9	12	11
22	5	5	0	5	3	7	5	2	11	42	6	8	7	6	6	5	6	5	4	62	10	7	3	10	1	9	9	19	1
23	5	5	10	5	4	5	5	3	8	43	6	10	5	6	8	3	6	7	2	63	10	14	5	10	8	7	10	5	9
24	5	6	9	5	5	3	5	4	6	44	6	12	5	6	10	2	6	9	1	64	11	2	1	10	15	10	10	12	10
25	5	7	7	5	6	1	5	5	5	45	6	14	7	6	12	3	6	11	1	65	11	10	4	11	3	7	11	0	4
26	5	8	7	5	7	1	5	6	4	46	6	16	11	6	14	6	6	13	3	66	11	19	2	11	11	11	11	8	5
27	5	9	7	5	8	0	5	7	3	47	6	19	4	6	16	11	6	15	8	67	12	8	9	12	0	11	11	17	1
28	5	10	7	5	9	0	5	8	3	48	7	2	0	6	19	5	6	18	2	68	12	19	0	12	10	7	12	6	5
29	5	11	8	5	10	0	5	9	2	49	7	4	11	7	2	2	7	0	10	69	13	10	2	13	1	0	12	16	6
30	5	12	8	5	11	0	5	10	2	50	7	8	0	7	5	2	7	3	9	70	14	2	2	13	12	1	13	7	3
31	5	13	9	5	12	1	5	11	3	51	7	11	5	7	8	6	7	7	0	71	14	14	10	14	3	9	13	18	7
32	5	14	11	5	13	2	5	12	4	52	7	15	1	7	12	0	7	10	6	72	15	8	4	14	16	3	14	10	8
33	5	16	0	5	14	3	5	13	5	53	7	19	0	7	15	9	7	14	2	73	16	3	0	15	9	10	15	3	8
34	5	17	2	5	15	5	5	14	6	54	8	3	3	7	19	10	7	18	1	74	16	18	9	16	4	4	15	17	7
35	5	18	4	5	16	6	5	15	8	55	8	7	8	8	4	1	8	2	3	75	17	15	6	16	19	8	16	12	3
36	5	19	8	5	17	9	5	16	11	56	8	12	5	8	8	8	8	6	9										
37	6	0	11	5	19	0	5	18	1	57	8	17	5	8	13	5	8	11	5										
38	6	2	3	6	0	4	5	19	4	58	9	2	9	8	18	5	8	16	4										
39	6	3	8	6	1	8	6	0	8	59	9	8	4	9	3	10	9	1	7										

EXAMPLE.—A person at the age of 50, by payment of 100*l.* will receive an Immediate Annuity for the remainder of life of 7*l.* 8*s.* 0*d.*, if paid annually; 7*l.* 5*s.* 2*d.* if paid half-yearly; or 7*l.* 3*s.* 9*d.* paid quarterly.

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SURVIVORSHIPS.

Premiums for the Assurance of **£100**, payable on the decease of one Person, A, provide another, B, be then living.

Age of A., the Life to be Assured.	Age of B., the Life against which the Assurance is to be made.	Annual Premium payable during the joint existence of both lives. £.	s.	d.	Age of A., the Life to be Assured.	Age of B., the Life against which the Assurance is to be made.	Annual Premium payable during the joint existence of both lives. £.	s.	d.
20	20	1	7	2	40	50	2	0	5
	30	1	5	3		60	1	15	0
	40	1	3	3		70	1	11	2
	50	1	1	3					
	60	0	19	6	50	20	3	17	9
	70	0	17	10		30	3	15	10
						40	3	11	4
30	20	1	17	8		50	3	4	7
	30	1	15	4		60	2	15	11
	40	1	12	0		70	2	6	7
	50	1	8	11					
	60	1	6	5	60	20	6	7	9
	70	1	4	6		30	6	6	2
						40	6	3	0
40	20	2	12	1		50	5	15	11
	30	2	9	10		60	5	5	3
	40	2	5	6		70	4	11	1

EXAMPLE.—The sum of £100 may be assured, payable on the death of a person aged 30, provided a person aged 50 shall survive him, by the payment of £1. 8s. 11d. annually, only so long as *both Lives* shall continue.

By means of this Table, a person having a contingent life interest, depending on survivorship, may secure the *certain* benefit of it to his family, by a small annual payment.

JOINT LIVES.

Premiums for the Assurance of **£100**, payable when EITHER of Two proposed Lives shall drop.

Age.	Age.	Annual Premium payable during the joint existence of both Lives. £.	s.	d.	Age.	Age.	Annual Premium payable during the joint existence of both Lives. £.	s.	d.
20	20	2	14	3	50	20	4	19	0
						25	5	1	7
25	20	2	18	2		30	5	4	9
	25	3	1	9		35	5	7	11
						40	5	11	9
30	20	3	2	11		45	5	18	3
	25	3	6	4		50	6	9	1
	30	3	10	8					
					55	20	5	19	9
35	20	3	8	6		25	6	2	3
	25	3	11	9		30	6	5	3
	30	3	15	7		35	6	8	3
	35	4	0	3		40	6	11	5
						45	6	17	1
40	20	3	15	4		50	7	7	0
	25	3	18	3		55	8	4	0
	30	4	1	10					
	35	4	6	0	60	20	7	7	3
	40	4	11	1		25	7	9	8
						30	7	12	7
45	20	4	5	0		35	7	15	4
	25	4	7	8		40	7	18	0
	30	4	11	1		45	8	2	10
	35	4	14	8		50	8	11	9
	40	4	19	2		55	9	7	10
	45	5	6	5		60	10	10	6

EXAMPLE.—On payment of £3. 2s. 11d. annually, during the *joint continuance* of Two Lives, aged 30 and 20, the sum of £100 will be secured upon the death of *either* of these Lives.

ANNUAL PREMIUMS

For the Assurance of **£100**, payable at the Death of the SURVIVOR of TWO LIVES.

Ages.		Annual Premium. £.	s.	d.
20	20	0	18	6
	30	1	1	6
	40	1	4	6
	50	1	7	5
	60	1	10	0
30	30	1	5	9
	40	1	10	2
	50	1	14	7
	60	1	18	7
40	40	1	16	7
	50	2	3	7
	60	2	10	0
50	50	2	15	1
	60	3	6	11
60	60	4	8	9

EXAMPLE.—An Assurance of £100, payable on the second death of two lives aged 20 and 40, may be effected by an annual payment of £1. 4s. 6d.

ANNUAL PREMIUMS

For the Assurance of **£100**, payable at the Death of the LAST SURVIVOR of THREE LIVES.

Ages.		Annual Premium. £.	s.	d.
20,30	20	0	15	8
	30	0	17	8
	40	0	19	8
	50	1	0	6
	60	1	1	3
30,40	20	0	19	8
	30	1	2	11
	40	1	5	7
	50	1	8	10
	60	1	10	0
40,50	20	1	3	9
	30	1	8	10
	40	1	14	2
	50	1	19	3
	60	2	2	8
50,60	20	1	6	7
	30	1	13	3
	40	2	1	8
	50	2	12	6
	60	3	1	5

EXAMPLE. — An Assurance of £100, payable on the last death of Three Lives, aged 20, 30, and 40, may be effected by an annual payment of 19s. 8d.

This and the preceding Table will be found useful for insuring the amount of a Fine, payable on renewal of Leases on Lives.

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